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electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

    sending an e-mail by the electronic auction system to the buyer of the at least one item;  
    receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;

    providing a payment page to the buyer after receiving the at least one input from the buyer;

    receiving, via the payment page, authorization from the buyer to effect payment to the seller of the at least one item; and

effecting payment to at least the seller of the at least one item.

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15. (Replaced) The method according to Claim 12, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller, and wherein the e-mail is sent automatically by the electronic auction system without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to the identity of the buyer.

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18. (Replaced) The method according to Claim 16, wherein the step of effecting payment includes the step of loaning funds to the buyer.

Please add the following new Claims 32-61:

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32. (New) The method according to Claim 1, wherein the e-mail includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system, wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection, and wherein the step of sending the e-mail by the electronic auction system to the buyer is performed automatically without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to the identity of the buyer.
  33. (New) The method according to Claim 1, wherein the step of using at least a portion of the deducted funds to effect payment to at least the seller comprises the step of transferring at least the portion of the deducted funds to a payment account corresponding to the seller, wherein the payment account corresponding to the buyer and the payment account corresponding to the seller are stored within a database system in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.
  34. (New) The method according to Claim 1, further comprising the step of automatically transferring funds to at least one of the payment account corresponding to the buyer and a payment account corresponding to the seller from at least one payment source

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corresponding to the buyer and at least one payment source corresponding to the seller, respectively.

35. (New) The method according to Claim 1, further comprising the step of determining the identity of the buyer prior to sending the e-mail, and wherein the method for effecting payment does not provide for any action on the part of the seller after said determining step.

36. (New) The method according to Claim 1, wherein prior to the step of deducting funds, further comprising the step of receiving authorization from the buyer to use at least one other method for effecting payment, besides deducting funds from the at least one payment account corresponding to the buyer.

37. (New) The method according to Claim 36, wherein one method of the at least one other method comprises the steps of:

loaning funds to the buyer for effecting payment; and  
charging the buyer interest for the amount of funds loaned.

38. (New) The method according to Claim 1, further comprising the step of receiving authorization from the buyer to at least one of provide insurance coverage for the at least one item and guarantee the at least one item.

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39. (New) The method according to Claim 1, further comprising the step of providing the buyer and the seller with a plurality of checks for drafting against the payment account corresponding to the buyer and a payment account corresponding to the seller, respectively.

40. (New) The method according to Claim 1, further comprising the step of providing at least one incentive to the buyer and the seller, wherein the at least one incentive is selected from the group consisting of adding a predetermined amount of funds to the payment account corresponding to the buyer, adding a predetermined amount of funds to a payment account corresponding to the seller, paying shipping charges for the at least one item, offering at least one of the buyer and the seller at least one chance of winning a prize drawing, automatically entering at least one of the and the seller buyer in a periodic sweepstakes.

41. (New) The method according to Claim 1, further comprising the steps of:  
investing the funds within the at least one payment account corresponding to the buyer;  
and  
transferring at least a portion of funds earned by investing to the at least one payment account corresponding to the buyer.

42. (New) The method according to Claim 12, wherein the e-mail includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system, and wherein the electronic auction payment system is in

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electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.

43. (New) The method according to Claim 13, wherein at least one of the at least one payment account corresponding to the buyer and at least one of the at least one account corresponding to the seller are stored within a database system in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.

44. (New) The method according to Claim 16, further comprising the step of automatically sending the e-mail by the electronic auction system to the buyer without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to identity of the buyer, wherein the e-mail includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system, and wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.

45. (New) The method according to Claim 17, wherein the payment account corresponding to the buyer and at least one of the at least one payment account corresponding to the seller are stored within a database system in electronic operative communication with the

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electronic auction system via at least one of an Internet and a non-Internet connection.

46. (New) The method according to Claim 17, further comprising the step of automatically transferring funds to at least one of the payment account corresponding to the buyer and the at least one payment account corresponding to the seller from at least one payment source corresponding to the buyer and at least one payment source corresponding to the seller, respectively.

47. (New) A method for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the method comprising the steps of:

    sending an e-mail by the electronic commerce system to the buyer of the at least one item;  
    receiving, via one of the electronic commerce web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;

    providing at least one payment page to the buyer after receiving the at least one input from the buyer;

    receiving, via the at least one payment page, authorization from the buyer to effect payment to the seller of the at least one item; and

    effecting payment to at least the seller of the at least one item.

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48. (New) The method according to Claim 47, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller, and wherein the e-mail is sent automatically by the electronic commerce system without receiving any input from the seller or the buyer after a determination is made by the electronic commerce system as to the identity of the buyer.

49. (New) The method according to Claim 47, wherein the step of effecting payment to at least the seller comprises the steps of:

deducting funds from the at least one payment account corresponding to the buyer; and  
transferring at least a portion of the deducted funds to at least one account corresponding to the seller.

50. (New) The method according to Claim 49, wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are stored within a database of a payment system integrated with the electronic commerce system.

51. (New) The method according to Claim 49, further comprising the step of using at least one other method for effecting payment besides deducting funds from the at least one payment account corresponding to the buyer.

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52. (New) The method according to Claim 51, wherein the at least one other method includes loaning funds to the buyer for effecting payment.

53. (New) The method according to Claim 49, further comprising the step of retaining the transferred funds within the at least one account corresponding to the seller for a period of time before transferring at least a portion of the retained funds to an account corresponding to the seller.

54. (New) A set of programmable instructions capable of being executed by at least one processor for performing a method for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the method for effecting payment comprising the steps of:

automatically sending an e-mail to the buyer after a determination is made as to identity of the buyer and without receiving any input from the seller or the buyer after said determination is made;

receiving at least one input from the buyer via the e-mail;

providing at least one payment page to the buyer after receiving the at least one input from the buyer, at least one of the at least one payment page including payment authorization means for receiving at least one payment authorization input from the buyer;

receiving the at least one payment authorization input from the buyer via the payment

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authorization means; and

deducting funds from at least one payment account corresponding to the buyer to be used for effecting payment to the seller.

55. (New) An integrated electronic commerce and electronic payment platform for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the integrated electronic commerce and electronic payment computer platform having application software for performing a payment method comprising the steps of:

receiving at least one input from the buyer indicating an initiation to effect payment;  
providing at least one payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the at least one payment page, authorization from the buyer to use a particular payment method to effect payment to the seller;

automatically determining in accordance with the particular payment method at least one payment account corresponding to the buyer for deducting funds therefrom;

deducting funds from the at least one payment account corresponding to the buyer; and  
transferring at least a portion of the deducted funds to at least one payment account corresponding to the seller to effect payment to the seller, wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the

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seller are stored within a database system of the integrated platform, and wherein data stored within the database system are accessible by the plurality of users via the electronic commerce web site.

56. (New) The integrated electronic commerce and electronic payment platform according to Claim 55, wherein the method does not provide for any interaction between the buyer and the seller.

57. (New) The integrated electronic commerce and electronic payment platform according to Claim 55, wherein the method further comprises, prior to the step of receiving at least one input from the buyer, the step of automatically sending an e-mail by the electronic commerce system without receiving any input from the seller or the buyer after a determination is made by the electronic commerce system as to the identity of the buyer, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication that the buyer has selected one of a link on the e-mail and an icon displayed on the electronic commerce web site.

58. (New) The integrated electronic commerce and electronic payment platform according to Claim 55, wherein the payment method further comprises the step of using at least one other method for effecting payment besides deducting funds from the at least one payment account corresponding to the buyer.

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59. (New) The integrated electronic commerce and electronic payment platform according to Claim 58, wherein the at least one other method includes loaning funds to the buyer for effecting payment.

60. (New) The integrated electronic commerce and electronic payment platform according to Claim 55, wherein the method further comprises the step of retaining the transferred funds within the at least one payment account corresponding to the seller for a period of time before transferring at least a portion of the retained funds to an account corresponding to the seller, wherein said account is externally located from said database system.

61. (New) The integrated electronic commerce and electronic payment platform according to Claim 55, wherein the electronic commerce system is an electronic auction system and the electronic commerce web site is an electronic auction web site.